

Jennifer J Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Ref: docket No. R-1404 and RIN No. 7100 AD63

February 14, 2011

Board of Governors of the Federal Reserve System,

My bank is a community-based institution. They provide savings and checking accounts, which include the use of a debit card. Providing debit card services to me is very important to me. Because the proposal does not permit my bank to cover the cost of providing debit card transactions, this will create new maintenance and other fees on my checking account. I will no longer get the benefit of having a checking account that is feasible for me to maintain.

I am tired of being punished for the inability and the lack of responsibility of those in power to pass regulations that don't take into consideration what they are passing and in the long run hurts the consumer.

Sincerely,
Cathy Wood